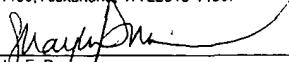


"Express Mail" mailing number: ER237497734US
Date of Deposit August 21, 2003
I hereby certify that this paper and all papers and fees referred to herein are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 C.F.R. 1.10 on the date indicated above and is addressed to Mail Stop Patent Application, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.


Shayla E. Durin

PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of: Whiting et al.

Group Art Unit: Not Assigned

Serial No.: Not Assigned

Examiner: Not Assigned

Filed: Herewith

Docket No. 1483/3

Confirmation No.: Not Assigned

For: METHODS AND SYSTEMS FOR FACILITATING TRANSACTIONS BETWEEN COMMERCIAL BANKS AND POOLED DEPOSITOR GROUPS

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INFORMATION DISCLOSURE STATEMENT

Mail Stop Patent Application
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

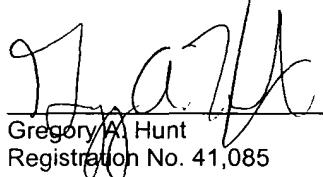
In accordance with 37 C.F.R. 1.56, 1.97, and 1.98, applicants' undersigned attorney brings to the attention of the Patent and Trademark Office the document listed on the attached Form PTO/SB/08A. Copies of the references as well as Form PTO/SB/08A are attached hereto. This is not to be construed as a representation that a search has been made or that a reference is relevant merely because cited.

Early passage of the subject application to issue is earnestly solicited.

The Commissioner is hereby authorized to charge any fees associated with the filing of this correspondence to Deposit Account No. 50-0426.

Respectfully submitted,

JENKINS, WILSON & TAYLOR, P.A.


Gregory A. Hunt
Registration No. 41,085

Date: August 21, 2003

By:

Customer No.: 25297

1483/3 GAH/sed

Enclosures

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Complete if Known**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Sheet

1

of 2

Application Number

Filing Date

First Named Inventor

Art Unit

Examiner Name

Herewith

Richard W. Whiting

Attorney Docket Number

1483/3

U. S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code ² (if known)			
A1	US-	2003/0041003 A1	02/27/2003	Kayser, III	
A2	US-	2003/0023529 A1	01/30/2003	Jacobsen	
A3	US-	6,513,020 B1	01/28/2003	Weiss et al.	
A4	US-	2002/0194099 A1	12/19/2002	Weiss	
A5	US-	2002/0087454 A1	07/04/2002	Calo et al.	
A6	US-	2002/0082981 A1	06/27/2002	Madden	
A7	US-	2002/0046144 A1	04/18/2002	Graff	
A8	US-	6,374,231 B1	04/16/2002	Bent et al.	
A9	US-	6,363,360 B1	03/26/2002	Madden	
A10	US-	6,192,347 B1	02/20/2001	Graff	
A11	US-	6,016,482	01/18/2000	Molinari et al.	
A12	US-	6,052,673	04/18/2000	Leon et al.	
A13	US-	5,864,685	01/26/1999	Hagan	
A14	US-	5,826,243	10/20/1998	Musmanno et al.	
A15	US-	5,631,828	05/20/1997	Hagan	
A16	US-	5,262,942	11/16/1993	Earle	
A17	US-	5,126,936	06/30/1992	Champion et al.	
A18	US-	4,774,663	09/27/1988	Musmanno et al.	

FOREIGN PATENT DOCUMENTS

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		Country Code ³ -Number ⁴ -Kind Code ⁵ (if known)				

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This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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First Named Inventor	Richard W. Whiting
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Examiner Name	

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A1	US- 2003/0041003	A1	02/27/2003	Kayser, III	
A2	US- 2003/0023529	A1	01/30/2003	Jacobsen	
A3	US- 6,513,020	B1	01/28/2003	Weiss et al.	
A4	US- 2002/0194099	A1	12/19/2002	Weiss	
A5	US- 2002/0087454	A1	07/04/2002	Calo et al.	
A6	US- 2002/0082981	A1	06/27/2002	Madden	
A7	US- 2002/0046144	A1	04/18/2002	Graff	
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				First Named Inventor	Richard W. Whiting
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